

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

- 1 1. (cancelled)
- 1 2. (previously presented): The system according to Claim 82, wherein said parsing  
2 functionality is adapted to parse data from a print stream of data provided by said  
3 plurality of billers.
- 1 3. (previously presented): The system according to Claim 82, wherein said parsing  
2 functionality is adapted to parse data from a data interchange stream of data provided  
3 by said plurality of billers.
- 1 4. (previously presented): The system according to Claim 82, wherein said parsing  
2 functionality is adapted to parse data from a financial data stream provided by said  
3 plurality of billers.
- 1 5. (previously presented): The system according to Claim 82, wherein said  
2 presentation functionality is adapted to output transformed billing\_data for use by said  
3 bill payers using financial software.
- 1 6. (previously presented): The system according to Claim 82, wherein said  
2 presentation functionality is adapted to output transformed billing data for use by said  
3 bill payers not using financial software.
- 1 7. (previously presented): The system according to Claim 82, wherein said  
2 presentation functionality is adapted to output transformed billing\_data for use by said

3 bill payers using a browser.

1 8. (previously presented): The system according to Claim 82, wherein said  
2 presentation functionality employs style sheet functionality in order to render  
3 transformed billing data in a form suitable for said bill payers.

1 9. (previously presented): The system according to Claim 82, wherein transformed  
2 billing data is provided to said bill payers using markup language.

1 10. (previously presented): The system according to Claim 82, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from said  
3 bill payers by at least (i) retrieving transformed billing data from said database and  
4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering transformed billing data in said database corresponding to said bill payers  
6 according to said communications.

1 11-12. (cancelled)

1 13. (previously presented): The system according to Claim 82, wherein the biller  
2 interactivity functionality is adapted to allow said plurality of billers to alter  
3 appearance and content of bills presented to said bill payers, said biller interface  
4 allowing said plurality of billers to communicate with said bill payers regarding said  
5 bills.

1 14-16. (cancelled)

1 17. (previously presented): The system according to Claim 87, wherein the third  
2 party interactivity functionality is a financial source interface adapted to send and

3 receive communications to and from at least one financial entity and to alter the  
4 transformed billing data in said database according to said financial source  
5 communications.

1 18-21. (cancelled)

1 22. (previously presented): The method of Claim 88, wherein said billing data is  
2 received as a print stream of data provided by said plurality of billers.

1 23. (previously presented): The method of claim 88, wherein said billing data is  
2 received as a data interchange stream of data provided by said plurality of billers.

1 24. (previously presented): The method of Claim 88, wherein said billing data is  
2 received as a financial data stream provided by said plurality of billers.

1 25. (previously presented): The method of Claim 88, wherein said at least some of  
2 said transformed billing data is output for use by said bill payers using financial  
3 software.

1 26. (previously presented): The method of Claim 88, wherein said at least some of  
2 said transformed billing data is output for use by said bill payers not using financial  
3 software.

1 27. (previously presented): The method of Claim 88, wherein said at least some of  
2 said transformed billing data is output for use by said bill payers using a browser.

1 28. (previously presented): The method of Claim 88, wherein said at least some of  
2 said transformed billing data is output using style sheet functionality in order to  
3 render information in a form suitable for said bill payers.

- 1 29. (previously presented): The method of Claim 88, wherein said at least some of  
2 said transformed billing data is provided to said bill payers using markup language.
- 1 30. (previously presented): The method of Claim 88, further comprising the step of  
2 detecting and responding to communications from bill payers by at least (i) retrieving  
3 transformed billing data from said database and presenting it to said bill payers in a  
4 form requested by said bill payers and (ii) altering transformed billing data in said  
5 database corresponding to said bill payers according to said communications.
- 1 31. (cancelled)
- 1 32. (previously presented): The method of Claim 88, further comprising the step of  
2 allowing said plurality of billers to alter appearance and content of bills presented to  
3 said bill payers.
- 1 33. (previously presented): The method of Claim 88, further comprising the step of  
2 allowing said plurality of billers to communicate with said bill payers regarding said  
3 bills.
- 1 34. (previously presented): The method of Claim 93, wherein detecting and  
2 responding to communications to and from a third party included detecting and  
3 responding to communication from at least one financial entity and altering and  
4 storing information according to said communications.
- 1 35-38. (canceled)
- 1 39. (previously presented): The system of Claim 94, wherein said interface is  
2 adapted to allow said bill payers to specify the location of said output.

1 40. (cancelled)

1 41. (previously presented): A system according to Claim 95, wherein said biller  
2 interactivity functionality is further adapted to allow said plurality of billers to alter  
3 appearance and content of bills presented to said bill payers based on said market  
4 segments.

1 42. (previously presented): A system according to Claim 95, wherein said biller  
2 interactivity functionality is further adapted to allow said plurality of billers to send  
3 marketing messages to said bill payers based on said market segments.

1 43. (previously presented): A system according to Claim 95, wherein said biller  
2 interactivity functionality is further adapted to allow said plurality of billers to  
3 communicate with said bill payers based on said market segments.

1 44-49. (cancelled)

1 50. (previously presented): A system according to Claim 82, wherein said biller  
2 interactivity functionality and said presentation functionality are further adapted to  
3 present substantially the same information to said plurality of billers and said bill  
4 payers in order to allow said plurality of billers to interact with said bill payers  
5 regarding said same information.

1 51-81. (cancelled)

1 82. (previously presented): An electronic bill presentment and payment system for  
2 presenting and paying bills via an electronic data network, comprising:

3 (a) an input processing functionality adapted to receive billing data from a

4 plurality of billers in a plurality of different billing data forms;  
5 (b) a parsing functionality adapted to parse the billing data received from the  
6 plurality of billers in a plurality of different billing data forms to transform the billing  
7 data into a common document model wherein the transformed billing data is all of the  
8 same form;  
9 (c) a database adapted to store the transformed billing data parsed by the parsing  
10 functionality;  
11 (d) presentation functionality coupled to the database and adapted to retrieve  
12 transformed billing data from the database and to output at least some of the retrieved  
13 transformed billing data via the electronic data network for use by bill payers; and  
14 (e) biller interactivity functionality coupled to the database and adapted to allow  
15 the plurality of billers individually to retrieve and review transformed billing data  
16 from the database and to alter the transformed billing data in the database.

1 83. (previously presented) The system according to Claim 82 wherein the electronic  
2 data network is the Internet.

1 84. (previously presented): The system according to Claim 82 wherein the parsing  
2 functionality is adapted to parse the billing data received from the plurality of billers  
3 to transform the billing data into a common document model using rules of  
4 conversion and a rules application process.

1 85. (previously presented): The system according to Claim 84 wherein the rules of  
2 conversion are defined by an operator using a uniform rules definition language.

1 86. (previously presented): The system according to Claim 82 wherein the common

2 document model is adapted to accommodate the transformed billing data from the  
3 plurality of billers and wherein each of the plurality of billers has a subset of data and  
4 attributes accommodated by the common document model.

1 87. (previously presented): The system according to Claim 82 comprising  
2 additionally a third party interactivity functionality coupled to the database and  
3 adapted to allow a third party to retrieve for review transformed billing data from the  
4 database and to alter the transformed billing data in the database.

1 88. (previously presented): A method for presenting and paying bills via an  
2 electronic data network, comprising:

3 (a) receiving electronic billing data from a plurality of billers in a plurality of  
4 different billing data forms;

5 (b) parsing in a computer the electronic billing data received from the plurality of  
6 billers in a plurality of different billing data forms to transform the billing data into a  
7 common document model wherein the transformed billing data is all of the same  
8 form;

9 (c) a computer database adapted to store the transformed billing data parsed by the  
10 parsing functionality;

11 (d) retrieving transformed billing data from the database and outputting at least  
12 some of the retrieved transformed billing data via the electronic data network for use  
13 by bill payers; and

14 (e) detecting and responding to electronic communications from the plurality of  
15 billers to allow the plurality of billers individually to retrieve and review transformed

16 billing data from the database and to alter the transformed billing data in the database.

1 89. (previously presented): The method according to Claim 88 wherein the  
2 electronic data network is the Internet.

1 90. (previously presented): The method according to Claim 88 wherein the parsing  
2 the billing data received from the plurality of billers to transform the billing data into  
3 a common document model includes parsing the billing data in a computer using rules  
4 of conversion and a rules application process.

1 91. (previously presented): The method according to Claim 90 comprising  
2 additionally defining the rules of conversion using a uniform rules definition  
3 language.

1 92. (previously presented): The method according to Claim 88 wherein the common  
2 document model is adapted to accommodate the transformed billing data from the  
3 plurality of billers and wherein each of the plurality of billers has a subset of data and  
4 attributes accommodated by the common document model.

1 93. (previously presented): The method according to Claim 88 comprising  
2 additionally detecting and responding to communications from a third party to allow  
3 the third party to retrieve for review transformed billing data from the database and to  
4 alter the transformed billing data in the database.

1 94. (previously presented): The system according to Claim 82 comprising  
2 additionally a bill payer interface adapted to allow said bill payers to pay bills  
3 electronically.



1 95. (previously presented): The system according to Claim 82 wherein the biller  
2 interactivity functionality allows said plurality of billers to identify market segments  
3 of said bill payers according to market rules and information retrieved from said  
4 database.

1 96. (previously presented): The system according to Claim 87 wherein the third  
2 party interactivity functionality includes an agent interface coupled to the database  
3 and adapted to allow a plurality of agents having agency relationships with said  
4 plurality of billers to communicate with said bill payers regarding bills.

1 97. (previously presented): The system according to Claim 82 wherein the input  
2 processing functionality includes a modularized input processing engine adapted to  
3 preprocess billing data corresponding to a plurality of data types from the plurality of  
4 -billers and providing the preprocessed billing data to the parsing functionality for  
5 parsing.